

**Information to identify the case:**

Debtor 1	<u>William Blake</u>	Social Security number or ITIN	xxx-xx-0338
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Diane L Blake</u>	Social Security number or ITIN	xxx-xx-9054
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-17565-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

William Blake  
aka Bill Blake

Diane L Blake  
aka Diane Blake d/b/a Tobacco Depot II, aka  
First Last

7/20/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Blake  
 Diane L Blake  
 Debtors

Case No. 18-17565-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db/jdb William Blake, Diane L Blake, 11 Corvair Pl, Wayne, NJ 07470-3503  
 517457104 Citi Bank, PO Box 790034, Saint Louis, MO 63179-0034  
 517457105 Diane Blake d/b/a Tobacco Depot II, 11 Corvair Pl, Wayne, NJ 07470-3503  
 517457106 +Fein, Such, Kahn & Shepard, P.C., 7 Century Dr Ste 201, Parsippany, NJ 07054-4673  
 517457107 +Investors Bank, 101 John F Kennedy Pkwy, Short Hills, NJ 07078-2793  
 517457111 +Med Busi Bur, 1460 Renaissance Dr, Park Ridge, IL 60068-1349  
 517457112 Medical Business Bureau, 1460 Renaissance Dr # 400, Park Ridge, IL 60068-1349  
 517457113 Principis Capital LLC, c/o Michael J. Hoef's esq., 80 Business Park Dr, Armonk, NY 10504-1737  
 517457114 State of New Jersey, Administration, 595 Newark Ave Bldg 6Th, Jersey City, NJ 07306-2394  
 517457115 Summit Cllction Service, 50 N Franklin Tpke Ste 5, Ho Ho Kus, NJ 07423-1570  
 517457116 +Summit Collection Serv, 50 N Franklin Tpke Ste 5, Ho Ho Kus, NJ 07423-1562

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517457100 EDI: AMEREXPR.COM Jul 21 2018 03:08:00 Amex, PO Box 981540, El Paso, TX 79998-1540  
 517457101 EDI: BANKAMER.COM Jul 21 2018 03:08:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998-2238  
 517457103 EDI: BMW.COM Jul 21 2018 03:08:00 BMW Financial Services NA LLC, PO Box 3608,  
 Dublin, OH 43016-0306  
 517457102 EDI: BMW.COM Jul 21 2018 03:08:00 Bmw Financial Services, 5515 Parkcenter Cir,  
 Dublin, OH 43017-3584  
 517465700 +EDI: AISACG.COM Jul 21 2018 03:08:00 BMW Financial Services NA, LLC,  
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517457108 EDI: IRS.COM Jul 21 2018 03:08:00 IRS, 955 S Springfield Ave Bldg A,  
 Springfield, NJ 07081-3570  
 517457109 E-mail/Text: admin@kinum.com Jul 20 2018 23:40:38 Kinum, 2133 Upton Dr,  
 Virginia Beach, VA 23454-1193  
 517457110 EDI: CBSKOHL.COM Jul 21 2018 03:08:00 Kohl's /Capital One, PO Box 3120,  
 Milwaukee, WI 53201-3120  
 517457117 EDI: RMSC.COM Jul 21 2018 03:08:00 Synch/Sams Club, PO Box 965060,  
 Orlando, FL 32896-5060  
 517460175 +EDI: RMSC.COM Jul 21 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517457119 EDI: TFSR.COM Jul 21 2018 03:08:00 Toyota Motor Credit Co., PO Box 8026,  
 Cedar Rapids, IA 52408-8026  
 517457118 EDI: TFSR.COM Jul 21 2018 03:08:00 Toyota Motor Credit Co, PO Box 9786,  
 Cedar Rapids, IA 52409-0004

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jul 20, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfbis.com,  
gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com  
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,  
nj42@ecfbis.com, gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com  
J. Todd Murphy on behalf of Debtor William Blake tmurphy@toddmurphyllaw.com,  
tmurphyecfmail@gmail.com; ejacobson26@gmail.com; G7187@notify.cincompass.com  
J. Todd Murphy on behalf of Joint Debtor Diane L Blake tmurphy@toddmurphyllaw.com,  
tmurphyecfmail@gmail.com; ejacobson26@gmail.com; G7187@notify.cincompass.com  
Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT)  
jschwartz@mesterschwartz.com  
Jill Manzo on behalf of Creditor INVESTORS BANK bankruptcy@feinsuch.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9